



Op-Ed - H.R. 3962, the Affordable Health Care for America Act

By Congressman Dennis Moore, Kansas Third Congressional District

The House of Representatives will soon be voting on landmark legislation to reform our severely flawed health care system. H.R. 3962, the Affordable Health Care for America Act, will ensure health coverage for over 96% of American citizens and end abusive practices by some in the insurance industry.

I will be voting for this bill because it addresses the issues of affordability, fiscal responsibility, quality and choice. We can no longer afford to do nothing. We must meet this challenge head-on.

This bill will not only dramatically improve the health care system for those who already have insurance they like and want to keep, it benefits those who don't have insurance now. I want to update you on the parts of this reform that will affect you.

H.R. 3962 will place limits on insurance companies that indiscriminately drop individuals for pre-existing conditions, allowing the insurer to look only at the last 30 days for a pre-existing condition, instead of the current 6 month standard. Ultimately there will be a complete ban on the practice.

Additionally, health insurers will no longer be able to rescind coverage. This happens when individuals are dropped from their insurance policies as a way for the insurer to avoid paying for treatment when a policyholder gets sick.

Similarly, insurance companies currently have limits on the maximum lifetime pay-out for policyholders. This practice will be banned, allowing a continuity of care.

The legislation will begin to close the Medicare Part D "donut hole" immediately. Effective January 1, 2010, \$500 per enrollee from Medicare will be used to shrink the prescription drug donut hole, closing the gap completely in 2019.

Medicare beneficiaries will also have the opportunity to reap the benefits of negotiated rates on name brand prescriptions as a result of these reforms, reducing the overall cost spent on medication every month. I have advocated this reform throughout my service in Congress.

There will be NO cuts in benefits for Medicare enrollees.

The age ceiling for dependents would increase to 26, so parents can decide if they would like to extend their coverage to young adults. This is a particularly important provision given the number of young adults who lack health care after they leave college, but before they get a job.

This reform also provides for a “public option”, which extends basic, affordable health care to the 47,000 residents of our district who are uninsured, which ultimately reduces costs for their neighbors who now have insurance. The option will be available in a new health insurance exchange, where the uninsured and small employers will be able to comparison shop for standardized health packages.

With the implementation of a public option, we will reduce our deficit by \$30 billion over the next 10 years, according to the Congressional Budget Office. Put simply, we will be spending less on health care, which saves our country money. We will drive down premiums and provide affordable coverage.

Especially in these tough economic times, we should be doing everything we can to reduce the financial burden on middle class Americans, which is why households making less than \$1 million will not see their taxes increase to pay for this program. Additional revenues come from meaningful crackdowns on excessive payments of your tax dollars to certain categories of Medicare providers.

This plan is fully paid for, so it will not add to our debt. We cannot begin to get the deficit under control without tackling the challenge of health care.

I know that many have questions about this proposal and would like to read or review a detailed summary of it. These documents and other background materials are available at my website: <http://www.moore.house.gov/index.cfm?sectionid=35§iontree=6,35>.